

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MICHAEL A WILLIS

Debtor(s)

Case No. 16-34925

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/01/2016.
- 2) The plan was confirmed on 12/19/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/11/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 01/30/2018.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$4,400.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$4,400.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,896.28  
Court Costs \$0.00  
Trustee Expenses & Compensation \$205.40  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,101.68**

Attorney fees paid and disclosed by debtor: \$128.24

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN FIRST FINANCE	Secured	500.00	NA	500.00	166.64	13.61
AMERICAN FIRST FINANCE	Unsecured	1,216.00	1,716.01	1,716.01	0.00	0.00
Arronmts	Unsecured	297.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	100.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	3,506.18	4,930.98	4,930.98	0.00	0.00
CONCORDIA UNIVERSITY	Unsecured	450.00	NA	NA	0.00	0.00
CONTRACT CALLERS	Unsecured	70.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	1,030.00	NA	NA	0.00	0.00
HARVARD COLLECTION	Unsecured	572.00	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	77.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK	Unsecured	1,000.00	NA	NA	0.00	0.00
MIDSTATE COLLECTION SOLUTION	Unsecured	76.00	76.00	76.00	0.00	0.00
MIDSTATE COLLECTION SOLUTION	Unsecured	587.00	NA	NA	0.00	0.00
PUBLIC STORAGE	Unsecured	500.00	NA	NA	0.00	0.00
SANTANDER CONSUMER DBA CHRY	Unsecured	18,253.00	17,152.18	20,402.18	0.00	0.00
SANTANDER CONSUMER DBA CHRY	Secured	18,375.00	21,625.00	18,375.00	200.93	917.14
SECURITY CREDIT	Unsecured	438.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	200.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	1,210.80	NA	NA	0.00	0.00
TCF BANK	Unsecured	120.00	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	96.00	95.81	95.81	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	1.00	NA	NA	0.00	0.00
TOWN OF CICERO	Unsecured	100.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	21,019.00	27,265.37	27,265.37	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$18,375.00	\$200.93	\$917.14
All Other Secured	\$500.00	\$166.64	\$13.61
<b>TOTAL SECURED:</b>	<b>\$18,875.00</b>	<b>\$367.57</b>	<b>\$930.75</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$54,486.35</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,101.68</u>
Disbursements to Creditors	<u>\$1,298.32</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$4,400.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/05/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.